

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michelle P Ruben  
 Debtor

Case No. 11-14586-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Antoinett  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.

db +Michelle P Ruben, 566 Bellevue Ave, Langhorne, PA 19047-5252  
 cr Emergency Care Service of Pa, P O Box 1109, Minneapolis, MN 55440-1109  
 cr +JPMorgan Chase Bank, N.A., Chase Auto Finance, 201 N Central Ave, Fl 11,  
 Phoenix, AZ 85004-1071  
 12454348 +Acscunymc, Fiscal Office 199 Chambers St Rm S737, New York, NY 10007-1044  
 12454349 +Akron Billing Center, 2620 Ridgewood Road, Akron, OH 44313-3507  
 12454350 +Assoc Credit Services, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087  
 12454351 +Associate Credit Services, Inc., 105B South St., PO Box 9100, Hopkinton, MA 01748-2206  
 12454352 +Bucks County Physician Associates PC, 66 West Gilbert Street, Tinton Falls, NJ 07701-4947  
 12454353 +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)  
 12454354 Cbusasears, 133200 Smith Rd, Cleveland, OH 44130  
 12454355 +Chase, 201 N Walnut St # Del-10, Wilmington, DE 19801-2920  
 12473626 EMERG CARE SERV OF PA,P.C., P O Box 1109, Minneapolis, MN 55440-1109  
 12454356 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 12468122 +JPMorgan Chase Bank, N.A., Chase Auto Finance, 201 N Central Ave, Phoenix, AZ 85004-1071  
 12454357 +Langhore Pathology Associates, PO Box 892, Concordville, PA 19331-0892  
 12454358 +Lower Bucks Radiology, PO Box 200, Media, PA 19063-0200  
 12454360 +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
 12454361 +National Recovery Agency, po box 67015, Harrisburg, PA 17106-7015  
 12454364 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
 12837436 +The Law Offices of Georgette Miller & Assoc., 335 Evesham Ave, Lawnside, NJ 08045-1661  
 12454365 +United Consumer Financ, 12 W Grove St, Middleboro, MA 02346-1804  
 12454366 +Us Dept Of Education, Po Box 5609, Greenville, TX 75403-5609  
 12454367 +VLV Professionals Inc, PO Box 1982, Salem, NH 03079-1119

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Aug 04 2016 01:56:10 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2016 01:55:41  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 04 2016 01:55:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12466179 +E-mail/PDF: recoverybankruptcy@afninet.com Aug 04 2016 01:44:44 Afni, Inc., PO Box 3667,  
 Bloomington, IL 61702-3667  
 12454359 +E-mail/PDF: resurgentbknofications@resurgent.com Aug 04 2016 01:43:59 Lvnv Funding Llc,  
 Po Box 740281, Houston, TX 77274-0281  
 12608363 +E-mail/Text: blegal@phfa.org Aug 04 2016 01:55:45 PHFA, 211 North Front Street,  
 Harrisburg, PA 17101-1466, Attn: ALSV/Anne  
 12454362 +E-mail/Text: blegal@phfa.org Aug 04 2016 01:55:46 Pa Housing Finance Age, 211 N Front St,  
 Harrisburg, PA 17101-1406  
 12454363 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 04 2016 01:43:56  
 Portfolio Recvry&Affil, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Antoinett  
Form ID: pdf900

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Total Noticed: 31

Date Rcvd: Aug 03, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor U.S. Bank National Association as Trustee for PA Housing Finance Agency ecfmail@mwclaw.com, ecfmail@mwclaw.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
GEORGETTE MILLER on behalf of Debtor Michelle P Ruben info@georgettemillerlaw.com, georgettemillerlaw@gmail.com; MLee@georgettemillerlaw.com; gmeclmail@gmail.com; cfink@georgettemillerlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association as Trustee for PA Housing Finance Agency bkgroupp@kmlawgroup.com, bkgroupp@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com  
LEON P. HALLER on behalf of Creditor U.S. Bank National Association as Trustee for PA Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor JPMorgan Chase Bank, N.A. mortonlaw.bccraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 9

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: :

MICHELLE P RUBEN

Debtor(s)

: Bankruptcy No. 11-14586SR

: Chapter 13

ORDER

AND NOW, after notice and hearing, the above-captioned case is hereby dismissed.

BY THE COURT



\_\_\_\_\_  
Stephen Raslavich, B. J.

**Date: August 3, 2016**

Interested parties:

Polly A. Langdon, Esq.  
Frederick L. Reigle, Esq.  
Standing Chapter 13 Trustee  
2901 St. Lawrence Avenue  
P. O. Box 4010  
Reading, PA 19606

GEORGETTE MILLER ESQ  
GEORGETTE MILLER & ASSOCIATES  
335 EVESHAM AVENUE  
LAWNSIDE NJ 08045-

MICHELLE P RUBEN  
566 BELLEVUE AVE  
LANGHORNE, PA. 19047